

Information to identify the case:			
Debtor 1:	Idi Ngendakumana		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Northern District of Texas		
Case number:	25-41716-elm13		
	Social Security number or ITIN:	xxx-xx-5027	
	EIN:	---	
	Social Security number or ITIN:	----	
	EIN:	---	
	Date case filed for chapter:	13	5/12/25

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Idi Ngendakumana	
2. All other names used in the last 8 years	dba I.D.I. Trucking LLC	
3. Address	5101 Bristlecone Ct Arlington, TX 76018	
4. Debtor's attorney Name and address	Warren V. Norred Norred Law PLLC 515 E. Border Street Arlington, TX 76010	Contact phone 817-704-3984 Email: warren@norredlaw.com
5. Bankruptcy trustee Name and address	Pam Bassel Office of The Standing Ch.13 Trustee 860 Airport Freeway Suite 150 Hurst, TX 76054	Contact phone 817-916-4710 Email: bassel341docs@fwch13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	501 W. Tenth Street Fort Worth, TX 76102	Hours open: Mon.-Fri. 8:30-4:30 Contact phone 817-333-6000 Date: 5/12/25

For more information, see page 2

Debtor **Idi Ngendakumana**

Case number **25-41716-elm13**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 1, 2025 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 235 733 1135, and Passcode 7436509240, OR call 1-469-796-0257 For additional meeting information, go to https://www.justice.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Filing deadline: 9/2/25 </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> <div> Filing deadline: 7/21/25 Filing deadline: 11/10/25 </div> </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Idi Ngendakumana
Debtor

Case No. 25-41716-elm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0539-4

User: admin

Page 1 of 2

Date Rcvd: May 13, 2025

Form ID: 309I

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2025:

Recip ID	Recipient Name and Address
db	+ Idi Ngendakumana, 5101 Bristlecone Ct, Arlington, TX 76018-1450
22606893	+ Brackett & Ellis, 100 Main St., Fort Worth, TX 76102-3008
22606894	+ Capital One Bank - Consumer Credit Cards, P.O. Box 30285, Salt Lake City, UT 84130-0285
22606896	+ Cheri L Ngendakumana, 5101 Bristlecone Ct, Arlington, TX 76018-1450
22606901	+ I D I, 5101 Bristlecone ct, Arlington, TX 76018-1450
22606912	+ Texas Alcoholic Beverage Commission-Taxing Authori, 5806 Mesa Dr., Austin, TX 78731-3765
22606916	+ Wendy Burgess Tarrant County Tax Assesso, 100 E Weatherford, Fort Worth, TX 76196-0206

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: warren@norredlaw.com	May 13 2025 21:25:00	Warren V. Norred, Norred Law PLLC, 515 E. Border Street, Arlington, TX 76010
tr	+ Email/Text: bassel341docs@fwch13.com	May 13 2025 21:26:00	Pam Bassel, Office of The Standing Ch.13 Trustee, 860 Airport Freeway, Suite 150, Hurst, TX 76054-3256
22606890	^ MEBN	May 13 2025 21:22:46	Attorney General, Main Justice Bldg, Room 5111, 10th & Constitution Ave., N.W., Washington, DC 20530-0001
22606891	+ EDI: BANKAMER	May 14 2025 01:21:00	Bank Of America, PO Box 982238, El Paso, TX 79998-2238
22606892	+ EDI: BANKAMER	May 14 2025 01:21:00	Bank Of America Consumer Credit Cards, PO Box 672050, Dallas, TX 75267-2050
22606895	+ EDI: JPMORGANCHASE	May 14 2025 01:20:00	Chase Bank - Business Card, Po Box 15145, Wilmington, DE 19850-5145
22606897	+ EDI: CITICORP	May 14 2025 01:21:00	Citicard Cbna, 5800 South Corporate Place Mail Code 234, Sioux Falls, SD 57108-5027
22606898	EDI: DISCOVER	May 14 2025 01:21:00	Discover Financial, P.O. Box 30943, Salt Lake City, UT 84130
22606899	+ EDI: DISCOVERPL	May 14 2025 01:21:00	Discover Personal Loans, Po Box 30954, Salt Lake City,, UT 84130-0954
22606900	Email/Text: psadmin@finpac.com	May 13 2025 21:25:00	Financial Pacific Leasing, Inc., 3455 S 344th Way, #300, Auburn, WA 98001-9546
22606902	+ EDI: IRS.COM	May 14 2025 01:21:00	IRS, Special Procedures-Insolvency, PO Box 7346, Philadelphia, PA 19101-7346
22606904	+ Email/Text: dallas.bankruptcy@LGBS.com	May 13 2025 21:25:00	LGBS, 100 Throckmorton St # 300, Fort Worth, TX 76102-2833
22606905	+ Email/Text: dallas.bankruptcy@LGBS.com	May 13 2025 21:25:00	LGBS-Dallas, 2777 N Stemmons Fwy Suite 1000,

District/off: 0539-4

User: admin

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Date Rcvd: May 13, 2025

Form ID: 309I

Total Noticed: 30

			Dallas, TX 75207-2328
22606903	+ EDI: LENDNGCLUB	May 14 2025 01:21:00	Lending Club, 595 Market St #200,, San Francisco, CA 94105-5839
22606906	Email/Text: camanagement@mtb.com	May 13 2025 21:25:00	M&T Bank, One M And T Plaza, Buffalo, NY 14203
22606907	Email/Text: bankruptcy@nfm.com	May 13 2025 21:25:00	Nebraska Furniture Mart Inc, 700 S 72nd Street, Omaha, NE 68114
22606908	+ Email/Text: emccain@pbfc.com	May 13 2025 21:25:00	Perdue Brandon Fielder Collins and Mott LLP, 500 E. Border #640, Arlington, TX 76010-7457
22606909	+ Email/Text: bankruptcyntices@sba.gov	May 13 2025 21:25:00	Sba - Small Business Administration, 409 3rd St SW, Washington, DC 20416-0002
22606910	Email/Text: pacer@cpa.state.tx.us	May 13 2025 21:25:00	State Comptroller, Revenue Accounting Division, PO Box 13528, Austin, TX 78711
22606911	+ Email/Text: TAX-CTS-Southwestern.BankruptcyMail@usdoj.gov	May 13 2025 21:25:00	Tax Division-US Department of Justice, 717 N. Harwood, Ste. 400, Dallas, TX 75201-6598
22606913	+ Email/Text: bcd@oag.texas.gov	May 13 2025 21:25:00	Texas Attorney General, BK-Collections Division, PO Box 12548, Austin, TX 78711-2548
22606914	+ Email/Text: collections.pacer@twc.texas.gov	May 13 2025 21:25:00	Texas Workforce Comm., TEC Building-Bankruptcy, 101 E. 15th Street, Austin, TX 78778-0001
22606915	+ Email/Text: ustpreion06.da.ecf@usdoj.gov	May 13 2025 21:25:00	U.S. Trustee, 1100 Commerce St., Rm 976, Dallas, TX 75242-0996

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2025

Signature: /s/Gustava Winters